

FIG. 1
(Prior Art)

00000000000000000000

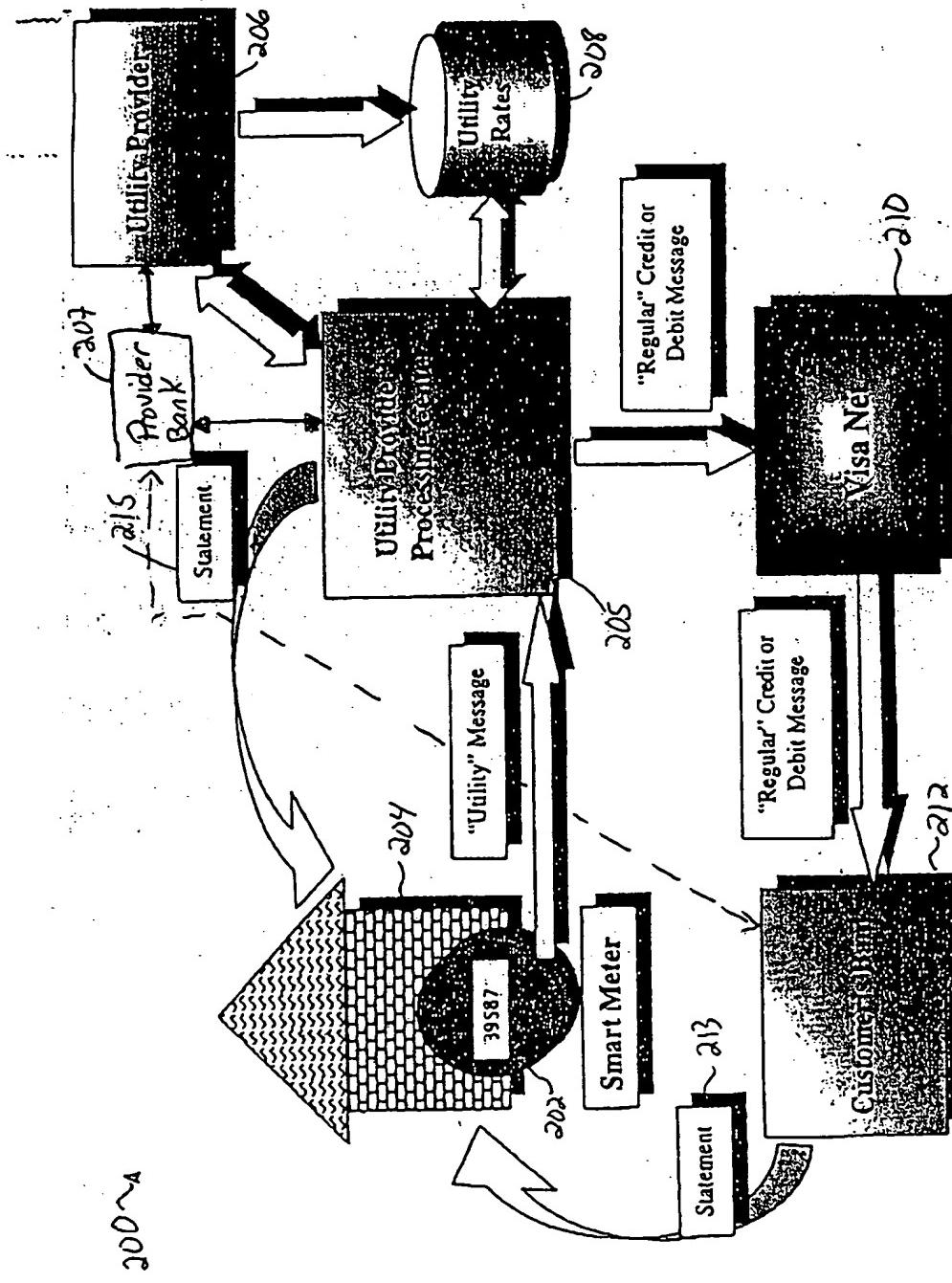
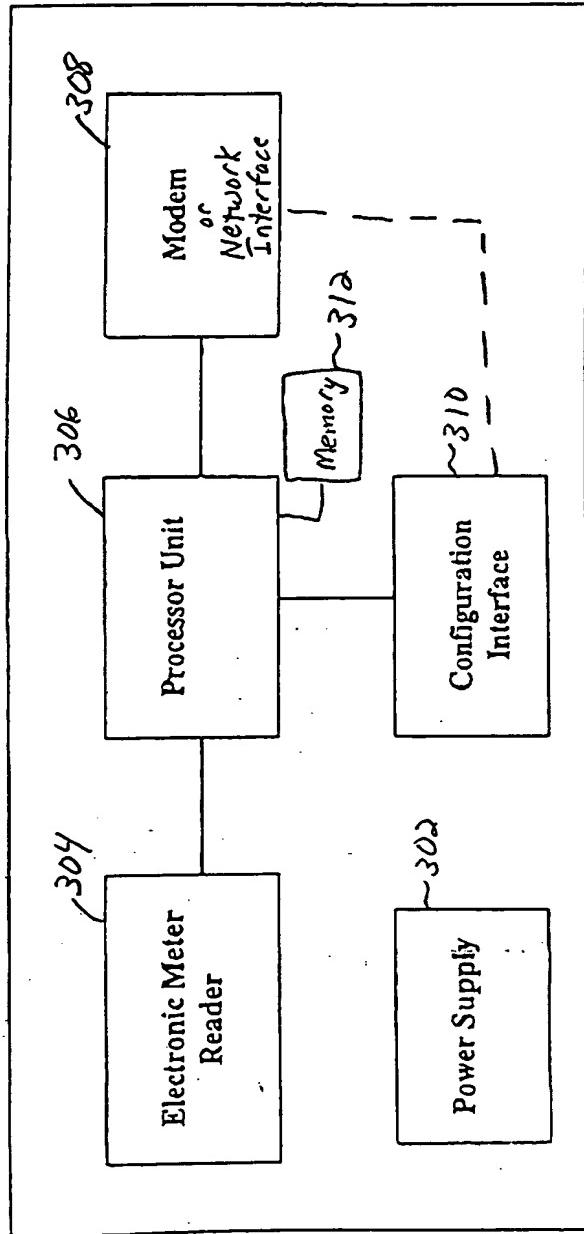
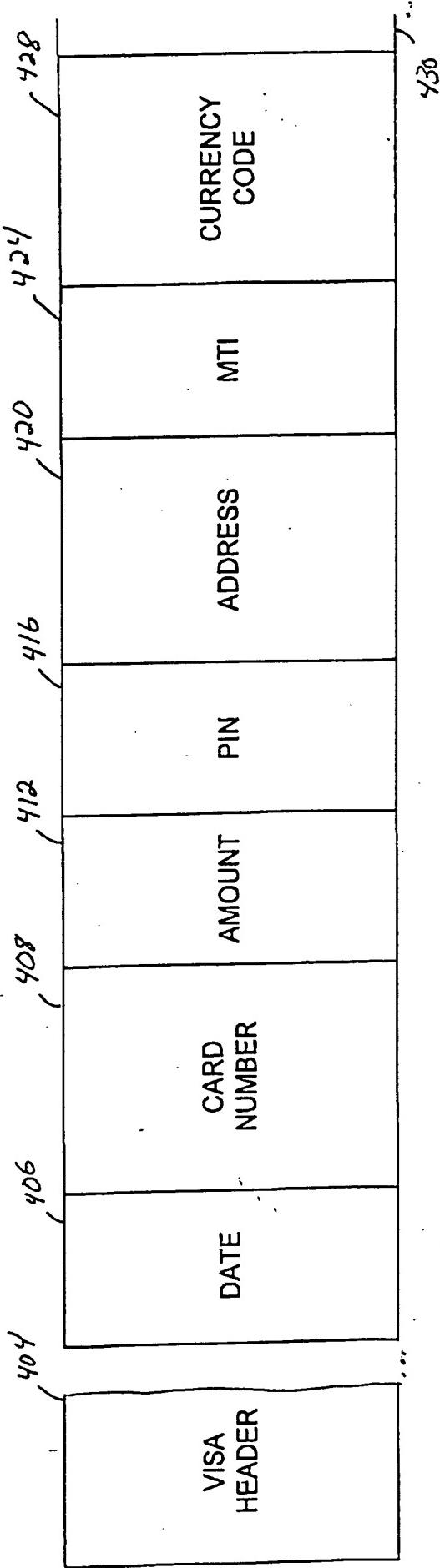


FIG. 2

FIG. 3

202





400
↗

FIG. 4
(Prior Art)

FIG. 5

VISA HEADER	DATE 504	CARD NUMBER 506	AMOUNT 508	PIN 510	ADDRESS 512	MTI 514	UNIT CODE 516	UTILITY ACCOUNT NUMBER 518	520
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500

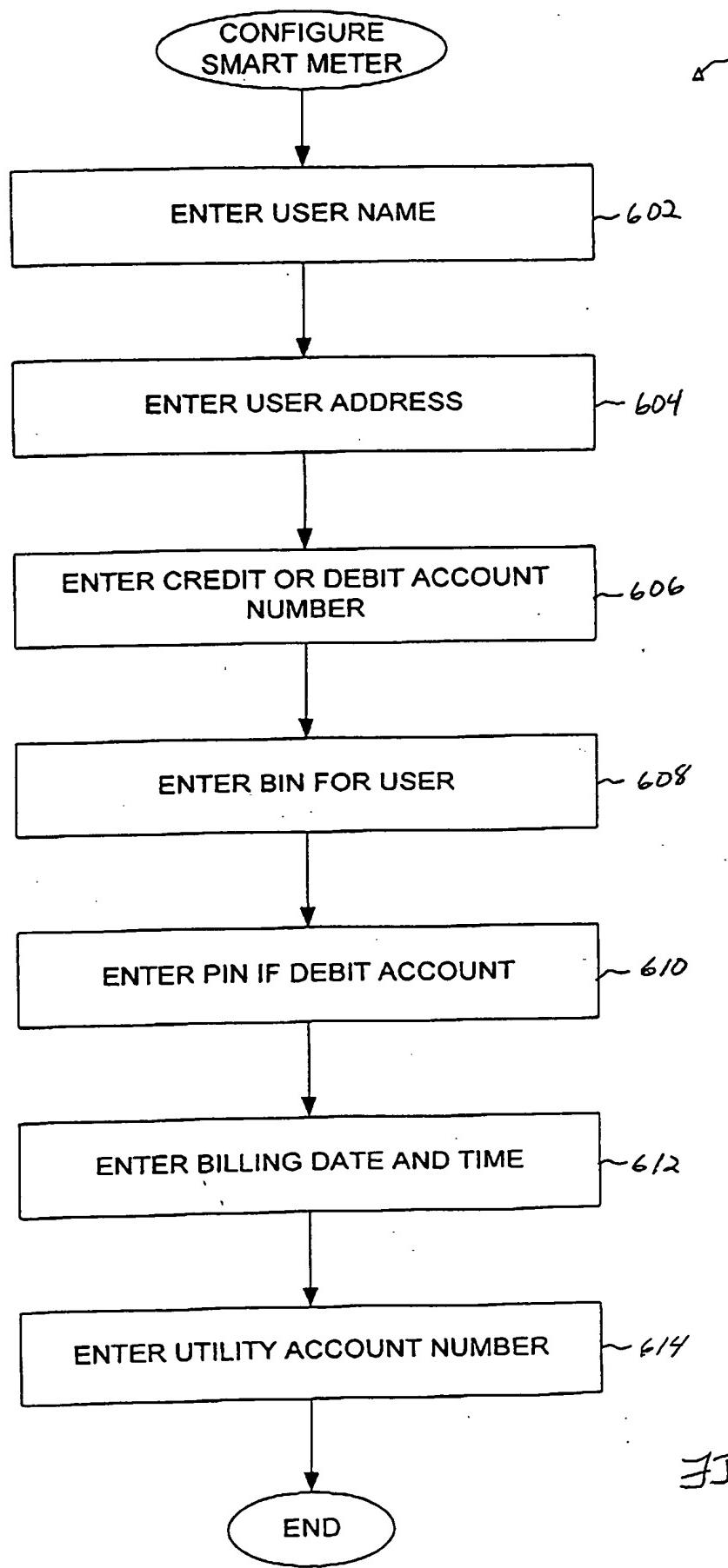


FIG. 6

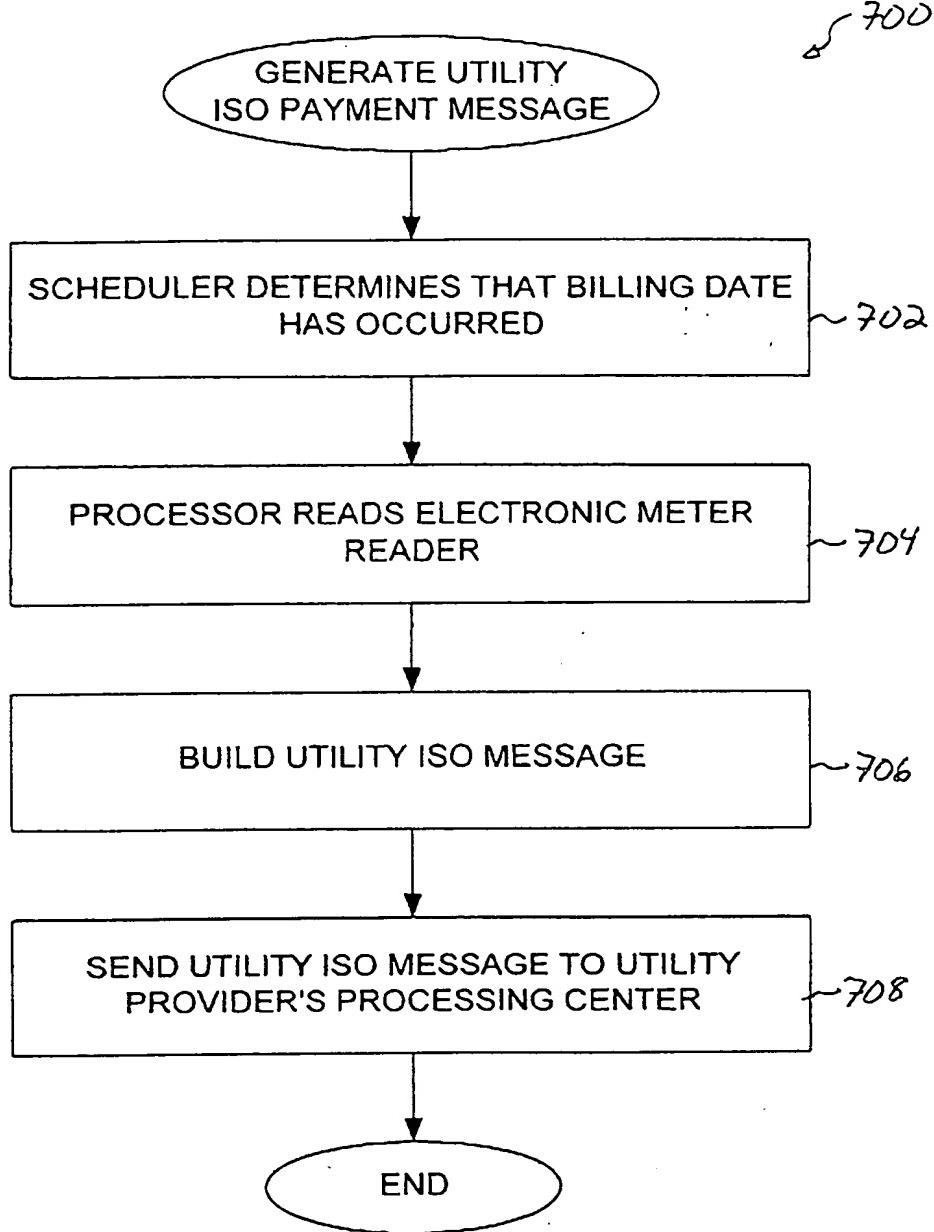


Figure 7

